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United States Bankruptcy Court Western District of Virginia, Lynchburg Division

IN RE:		Case No
Underhill, Jamie		Chapter 13
	Debtor(s)	
	VERIFICATION OF CREDITO	R MATRIX
The above named debtor(s) her	eby verify(ies) that the attached matrix listing	g creditors is true to the best of my(our) knowledge.
Date: February 16, 2016	Signature: /s/ Jamie Underhill	
	Jamie Underhill	Debtor
Date:	Signature:	
		Ioint Debtor if any

ACT PO Box 11750 Bakersfield, CA 93389-1750

Bank of America PO Box 15019 Wilmington, DE 19886-5019

RMS
200 Regncy Ex Pk Dr Ste 150
Charlotte, NC 28217-4063

RMS 5010 Linbar Dr Ste 100 Nashville, TN 37211-5064

RMS 14405 Walters Rd Ste 200 Houston, TX 77014-1345

Sameul I. White, PC ATTN: Douglas S. Rubin, Esq. 1804 Staples Mill Rd Ste 200 Richmond, VA 23230-3530 Case 16-60252 Doc 1 Filed 02/16/16 Entered 02/16/16 14:54:47 Desc Mair Document Page 3 of 12

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
WESTERN DISTRICT OF VIRGINIA, LYNCHBURG DIVISION		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	 Check if this an amended illing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's	Jamie First name	First name
	license or passport).	Middle name	Middle name
	Bring your picture identification to your meetin with the trustee.	Underhill Stast name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years		
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-7969	

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Del	otor 1 Underhill, Jamie		Case number (if known)
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.
	Include trade names and doing business as names	Business name(s)	Business name(s)
		EINs	EINs
5.	Where you live	1028 Cheshire Ct	If Debtor 2 lives at a different address:
		Charlottesville, VA 22901-3758 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Charlottesville Ci	, , , . , ,
		County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for bankruptcy	Check one: Over the last 180 days before filing this petition, I	Check one:
		have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

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11. Do you rent your residence?

☐ No.

Go to line 12.

Yes.

Has your landlord obtained an eviction judgment against you and do you want to stay in your residence?

No. Go to line 12.

Yes. Fill out *Initial Statement About an Eviction Judgment Against You* (Form 101A) and file it with this bankruptcy petition.

Document Page 6 of 12 Case number (if known) Debtor 1 Underhill, Jamie Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time Go to Part 4. No. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate 13. Are you filing under Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 you a small business U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. ■ No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ■ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention Do you own or have any No. property that poses or is alleged to pose a threat of Yes. imminent and identifiable What is the hazard? hazard to public health or safety? Or do you own If immediate attention is any property that needs needed, why is it needed? immediate attention? For example, do you own perishable goods, or livestock that must be fed, Where is the property? or a building that needs urgent repairs? Number, Street, City, State & Zip Code

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Debtor 1 Underhill, Jamie Case number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit

counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about

credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military

duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

☐ I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions

about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to

do so.

☐ Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	otor 1 Underhill, Jamie			Case numb	OET (if known)	
Par	t 6: Answer These Question	ons for Re	porting Purposes			
16.	What kind of debts do you have?	16a.	Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C.§ 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."			
			☐ No. Go to line 16b.			
			■ Yes. Go to line 17.			
		16b.		business debts? Business debts are debts nt or through the operation of the business or		
			☐ No. Go to line 16c.			
			☐ Yes. Go to line 17.			
		16c.	State the type of debts you	owe that are not consumer debts or business	debts	
17.	Are you filing under Chapter 7?	■ No.	I am not filing under Chapter 7. Go to line 18.			
				7. Do you estimate that after any exempt proper lable to distribute to unsecured creditors?	rty is excluded and administrative expenses are	
	administrative expenses		□ No			
	are paid that funds will be available for distribution to unsecured creditors?		☐ Yes			
18.	How many Creditors do	1 -49		□ 1,000-5,000	☐ 25,001-50,000	
	you estimate that you owe?	□ 50-99		<u> </u>	<u> </u>	
		☐ 100-19 ☐ 200-99		□ 10,001-25,000	☐ More than100,000	
19.	How much do you	\$ 0 - \$!	50,000	☐ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion	
	estimate your assets to be worth?		01 - \$100,000	□ \$10,000,001 - \$50 million	☐ \$1,000,000,001 - \$10 billion	
	DC WOITH:		001 - \$500,000	□ \$50,000,001 - \$100 million	□ \$10,000,000,001 - \$50 billion	
		\$500,0	001 - \$1 million	☐ \$100,000,001 - \$500 million	☐ More than \$50 billion	
20.	How much do you	□ \$0 - \$ <u>!</u>	50.000	□ \$1,000,001 - \$10 million	□ \$500,000,001 - \$1 billion	
	estimate your liabilities to		01 - \$100,000	□ \$10,000,001 - \$50 million	□ \$1,000,000,001 - \$10 billion	
	be?	= \$100,0	001 - \$500,000	□ \$50,000,001 - \$100 million	□ \$10,000,000,001 - \$50 billion	
		□ \$500,0	001 - \$1 million	☐ \$100,000,001 - \$500 million	☐ More than \$50 billion	
Par	t 7: Sign Below					
For	you	I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.				
				er 7, I am aware that I may proceed, if eligible available under each chapter, and I choose to p	e, under Chapter 7, 11,12, or 13 of title 11, Unite proceed under Chapter 7.	
				d not pay or agree to pay someone who is not a quired by 11 U.S.C. § 342(b).	an attorney to help me fill out this document, I	
		I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.				
		case can		nt, concealing property, or obtaining money or 00, or imprisonment for up to 20 years, or both	property by fraud in connection with a bankruptcy . 18 U.S.C. §§ 152, 1341, 1519, and 3571.	
		Jamie L	Jnderhill e of Debtor 1	Signature of Debt	or 2	
		Executed			LIDD MARK	
			MM / DD / YYYY	M	M / DD / YYYY	

Page 9 of 12 Document Debtor 1 Underhill, Jamie Case number (if known) For your attorney, if you are I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under represented by one Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in If you are not represented by which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the an attorney, you do not need petition is incorrect. to file this page. /s/ Douglas Little Date February 16, 2016 Signature of Attorney for Debtor MM / DD / YYYY **Douglas Little** Douglas E. Little, Attorney at Law Firm name

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Email address

Desc Main

delittleesq@aol.com

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Doc 1

710 E High St

Contact phone

Bar number & State

Charlottesville, VA 22902-5124 Number, Street, City, State & ZIP Code Case 16-60252 Doc 1 Filed 02/16/16 Entered 02/16/16 14:54:47 Desc Main Document Page 10 of 12

Fill in this	information to identify your	ase:				
Debtor 1	Jamie Underhill					
20010	First Name	Middle Name	Last Name		- }	
Debtor 2					_	
(Spouse if, fili	ing) First Name	Middle Name	Last Name			
United Sta	ates Bankruptcy Court for the:	WESTERN DISTRICT OF V	'IRGINIA, LYNC	HBURG DIVISION	_ (
Case num	her					
(if known)						heck if this is an
					a	mended filing
O4:-:-1	E 400E/E					
	Form 106E/F					40/45
	ule E/F: Creditors W					12/15
Schedule G D: Creditors the Continu	ory contracts or unexpired leases: Executory Contracts and Unexps Who Have Claims Secured by Pration Page to this page. If you haver (if known).	red Leases (Official Form 106G) operty. If more space is needed,	. Do not include a copy the Part yo	any creditors with partia ou need, fill it out, numb	ally secured claims t er the entries in the	hat are listed in Schedule boxes on the left. Attach
Part 1:	List All of Your PRIORITY Un	secured Claims				
1. Do any	creditors have priority unsecure	d claims against you?				
■ No.	Go to Part 2.					
☐ Yes	i.					
Part 2:	List All of Your NONPRIORIT	/ Unsecured Claims				
□ No. ■ Yes		art. Submit this form to the court wi	·			
unsecu	of your nonpriority unsecured cla ired claim, list the creditor separately ne creditor holds a particular claim, li	for each claim. For each claim list	ted, identify what t	ype of claim it is. Do not li	ist claims already incl	uded in Part 1. If more
						Total claim
4.1 A	СТ	Last 4 digits of a	ccount number	3493		\$13,429.50
No	onpriority Creditor's Name					· ,
D	O Box 11750	When was the de	ebt incurred?			
	akersfield, CA 93389-1750					
	umber Street City State Zlp Code		ou file, the claim	is: Check all that apply		
W	ho incurred the debt? Check one.					
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	At least one of the debtors and and	ther Type of NONPRI	ORITY unsecure	d claim:		
	Check if this claim is for a comr	nunity Student loans				
de	ebt the claim subject to offset?			aration agreement or divo	rce that you did not	
	No	☐ Debts to pens	ion or profit-sharin	ng plans, and other similar	r debts	
	l Yes	☐ Other. Specify	<i>'</i>			_

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Debtor	1 Underhill, Jamie		Case number (f know)			
4.2	Bank of America Nonpriority Creditor's Name	Last 4 digits of account number	er <u>7410</u>	\$1,206.34		
	PO Box 15019 Wilmington, DE 19886-5019 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the clai	im is: Check all that apply	-		
	■ Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecu	ured claim:			
	☐ Check if this claim is for a community	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims				
	debt Is the claim subject to offset?					
	No	Debts to pension or profit-sha	☐ Debts to pension or profit-sharing plans, and other similar debts			
	Yes	Other. Specify		-		
4.3	RMS Nonpriority Creditor's Name	Last 4 digits of account number	er	\$293,000.00		
		When was the debt incurred?		_		
	200 Regncy Ex Pk Dr Ste 150 Charlotte, NC 28217-4063 Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the clai	im is: Check all that apply			
	Debtor 1 only	Contingent				
	☐ Debtor 2 only	Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecu	ured claim:			
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	Obligations arising out of a sereport as priority claims	eparation agreement or divorce that you did not			
	□ No	Debts to pension or profit-sha	aring plans, and other similar debts			
	Yes	Other. Specify		-		
Part 3:	List Others to Be Notified About a De	ebt That You Already Listed				
is tryi have	ing to collect from you for a debt you owe to	someone else, list the original creditor hat you listed in Parts 1 or 2, list the ac	nt you already listed in Parts 1 or 2. For examp r in Parts 1 or 2, then list the collection agency dditional creditors here. If you do not have add	here. Similarly, if you		
	and Address	On which entry in Part 1 or Part 2 did y	_			
RMS 5010	Linbar Dr Ste 100	Line 4.3 of (Check one):	Part 1: Creditors with Priority Unsecured Cla			
	ville, TN 37211-5064	Last 4 digits of account number	■ Part 2: Creditors with Nonpriority Unsecured	Claims		
	and Address	On which entry in Part 1 or Part 2 did y				
RMS 14405 Walters Rd Ste 200		Line 4.3 of (Check one):	Part 1: Creditors with Priority Unsecured Cla			
	ton, TX 77014-1345	Last 4 digits of account number	■ Part 2: Creditors with Nonpriority Unsecured	Claims		
Nama	and Address	On which entry in Part 1 or Part 2 did y	you list the original creditor?			
	eul I. White, PC	Line 4.3 of (Check one):	Part 1: Creditors with Priority Unsecured Cla	ims		
ATTN	: Douglas S. Rubin, Esq.	•	Part 2: Creditors with Nonpriority Unsecured			
	Staples Mill Rd Ste 200 nond, VA 23230-3530					
MOIII	1011d, 77 20200-0000	Last 4 digits of account number				
Part 4:	Add the Amounts for Each Type of L	Jnsecured Claim				

^{6.} Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

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6j.

307,635.84

Debtor 1 Underhill, Jamie Case number (f know) Total claim 6a. **Domestic support obligations** 6a. 0.00 **Total claims** from Part 1 0.00 Taxes and certain other debts you owe the government 6b. 6b. Claims for death or personal injury while you were intoxicated 6c. 6c. 0.00 Other. Add all other priority unsecured claims. Write that amount here. 6d. 0.00 6e. Total. Add lines 6a through 6d. 6e. 0.00 **Total Claim** Student loans 6f. 6f. 13,429.50 **Total claims** from Part 2 6g. Obligations arising out of a separation agreement or divorce that 6g. 0.00 you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts 6h. 0.00 6i. Other. Add all other nonpriority unsecured claims. Write that amount 6i. 294,206.34 here.

6j.

Total. Add lines 6f through 6i.